

Health Insurance Exchange Planning and Development Overview

Exchange Concept

- Organizes health insurance market for consumers- allowing health plans to be compared and contrasted on various market metrics
- Serves as transparent source of simplified health insurance information
- Streamlines eligibility determination and enrollment for public health insurance subsidies and programs
- Streamlines health insurance administration for consumers, employers, and carriers
- Expands size of risk pool for consumers

Work to Date

- SHAP grant has provided initial research and development funding and will continue to provide funding for exchange planning staff
- Planning Exchange Grant awarded to state for one million dollars
 - Surveys, Models, and Actuary assessments will provide data on critical exchange policy questions
 - Grant will result in development of a business plan, education and outreach plan, and IT infrastructure plan
 - Grant provides funding for high level facilitation contract. Will be used to both appropriately engage state stakeholders, bring in technical assistance on specific issues, coordinate other grant objectives, and explore concept of multi state approach
- One of thirteen states on NAIC exchange subgroups
 - Working on model legislation and developing white papers on critical exchange concepts
- Participated in several national discussions with groups such as Academy Health, NASHP, and the National Governor's Association
- Continuously engaged with federal agencies regarding exchange
- Worked with a large number of other states, including MA and UT, and provided technical assistance to other states
- Engaged several stakeholder organizations in the state including consumer advocates, carriers, agents, and constituent state agencies

Plans Moving Forward

- Develop contracts for exchange surveys, models, and actuarial assessments
- Conduct stakeholder meetings around the state (November through January)
- Issue West Virginia Exchange request for comment in the state register
- Develop community of interest groups to address core exchange issues following stakeholder engagement and RFC process
- Develop enabling exchange legislation for 2011 session
- Determine viability of Exchange Innovation grant
- Prepare for second round of HHS exchange grants for large procurements